

**Table I.B.3.b.(1)(2009) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	89.1%	91.2%	90.9%	90.4%	88.9%	88.4%	90.8%	88.7%
Industry group **								
Agric., fish., forest.	86.5%	93.6%	85.0%	80.2%	98.5%	85.6%	86.8%	86.3%
Mining and manufacturing	95.0%	89.4%	94.8%	96.0%	95.2%	94.8%	94.2%	95.1%
Construction	87.2%	91.7%	88.8%	88.9%	84.4%	79.4%	89.6%	85.0%
Utilities and transp.	89.2%	89.0%	91.1%	92.0%	93.8%	88.0%	90.6%	89.1%
Wholesale trade	94.3%	93.1%	94.7%	96.6%	95.4%	93.0%	95.3%	94.0%
Fin. svcs. and real estate	92.2%	93.3%	92.4%	95.3%	96.1%	91.0%	93.9%	92.0%
Retail trade	87.9%	90.6%	87.4%	88.2%	85.0%	88.2%	88.3%	87.8%
Professional services	90.4%	91.4%	93.4%	93.3%	90.8%	89.1%	93.0%	89.9%
Other services	80.1%	89.6%	86.6%	79.7%	74.2%	80.4%	84.7%	79.1%
Ownership								
For profit, incorporated	89.5%	91.8%	91.2%	91.1%	88.6%	89.0%	91.1%	89.2%
For profit, unincorporated	87.0%	90.4%	92.4%	86.5%	88.2%	85.2%	91.0%	85.8%
Nonprofit	88.5%	88.4%	85.0%	90.5%	90.2%	87.3%	87.5%	88.7%
Age of firm								
Less than 5 years	87.1%	91.0%	90.3%	86.8%	86.9%	80.8%	90.5%	83.8%
5-9 years	89.2%	91.1%	90.5%	89.2%	85.4%	90.9%	90.4%	88.2%
10-19 years	85.0%	91.3%	90.4%	88.1%	79.3%	81.9%	89.7%	82.3%
20 or more years	89.8%	91.3%	91.4%	91.7%	91.2%	88.9%	91.4%	89.6%
Multi/single status								
2 or more locations	89.0%	98.1%	94.9%	92.8%	90.5%	88.5%	92.7%	88.9%
1 location only	89.2%	91.2%	90.7%	89.9%	86.8%	84.9%	90.7%	87.7%
Percent full-time employees								
Less than 25%	86.7%	93.0%	88.3%	86.5%	90.3%	83.8%	89.4%	85.9%
25-49 %	86.0%	95.4%	89.7%	83.5%	87.2%	84.6%	89.4%	85.2%
50-74 %	87.5%	92.5%	89.0%	88.4%	90.5%	86.1%	90.2%	87.0%
75% or more	89.4%	90.9%	91.2%	90.9%	88.8%	88.9%	90.9%	89.1%
Union presence								
No union employees	89.4%	91.6%	91.4%	90.7%	88.6%	88.6%	91.3%	88.8%
Has union employees	88.1%	83.8%	81.5%	87.2%	91.0%	88.0%	81.9%	88.5%
Unknown	88.5%	87.8%	97.5%	88.9%	89.7%	88.3%	88.7%	88.4%
Percent low wage employees								
50% or more low wage	80.4%	85.6%	80.3%	78.8%	75.4%	82.1%	79.9%	80.5%
Less than 50% low wage	91.2%	92.1%	92.4%	92.8%	92.6%	90.1%	92.5%	90.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1)(2009) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.34%	0.42%	0.75%	0.36%	1.31%	0.38%	0.51%	0.43%
Industry group **								
Agric., fish., forest.	4.90%	2.36%	11.60%	10.81%	10.41%	12.54%	3.90%	5.80%
Mining and manufacturing	0.42%	1.54%	1.03%	0.62%	0.86%	0.57%	1.14%	0.43%
Construction	0.97%	1.22%	1.63%	1.79%	4.12%	5.15%	0.94%	1.98%
Utilities and transp.	1.67%	3.52%	2.37%	2.22%	0.98%	2.31%	1.97%	1.86%
Wholesale trade	0.46%	1.38%	1.61%	1.32%	0.86%	1.03%	0.78%	0.55%
Fin. svcs. and real estate	0.66%	1.19%	1.84%	1.65%	0.71%	0.93%	0.76%	0.73%
Retail trade	0.55%	0.93%	1.84%	2.00%	1.35%	0.73%	1.85%	0.61%
Professional services	0.49%	0.98%	0.57%	0.75%	0.86%	0.81%	0.65%	0.51%
Other services	1.37%	0.61%	1.33%	1.58%	4.51%	1.59%	0.97%	1.68%
Ownership								
For profit, incorporated	0.36%	0.44%	0.79%	0.50%	1.50%	0.53%	0.47%	0.44%
For profit, unincorporated	1.27%	0.82%	1.12%	2.15%	2.11%	2.52%	0.81%	1.75%
Nonprofit	0.53%	2.21%	2.56%	1.52%	1.09%	1.21%	1.96%	0.71%
Age of firm								
Less than 5 years	1.32%	1.54%	2.73%	2.95%	3.54%	4.41%	1.45%	2.38%
5-9 years	0.90%	1.45%	2.18%	2.36%	2.06%	2.94%	1.33%	1.26%
10-19 years	1.40%	0.74%	0.67%	1.16%	4.23%	2.47%	0.69%	2.03%
20 or more years	0.21%	0.79%	0.73%	0.62%	0.69%	0.33%	0.62%	0.29%
Multi/single status								
2 or more locations	0.38%	1.20%	1.05%	1.05%	1.17%	0.38%	1.34%	0.38%
1 location only	0.72%	0.42%	0.77%	0.46%	1.80%	1.79%	0.53%	1.32%
Percent full-time employees								
Less than 25%	1.87%	3.59%	2.63%	4.29%	2.29%	2.62%	1.95%	1.92%
25-49 %	0.81%	0.73%	2.58%	3.87%	2.62%	1.87%	2.17%	0.90%
50-74 %	0.78%	0.95%	1.40%	1.14%	1.36%	1.04%	1.00%	0.80%
75% or more	0.43%	0.49%	0.89%	0.41%	1.46%	0.53%	0.62%	0.52%
Union presence								
No union employees	0.47%	0.35%	0.65%	0.39%	1.43%	0.67%	0.40%	0.58%
Has union employees	0.60%	2.89%	5.38%	2.89%	2.07%	0.70%	2.84%	0.71%
Unknown	1.00%	8.49%	1.05%	3.65%	2.63%	1.10%	5.43%	1.02%
Percent low wage employees								
50% or more low wage	0.83%	1.16%	1.86%	1.74%	4.21%	0.94%	1.31%	0.95%
Less than 50% low wage	0.31%	0.40%	0.58%	0.51%	0.64%	0.44%	0.44%	0.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.